

Figure 1

17 CITIALERT the like through the communiction medium of account information, and quotes, interest rates, notification of stock Obtain requested **LOGIN** your choosing **FIGURE 2** Citibank Customer Service 15 Non-Citibank Customer 13 Citibank Customer 11 Representative

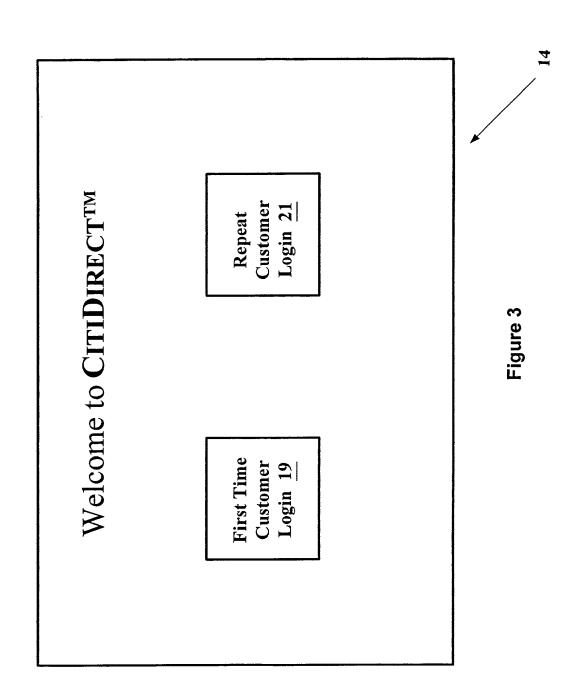


Figure 4
25 ID Name
CITIDIRECT TM Repeat Customer Login

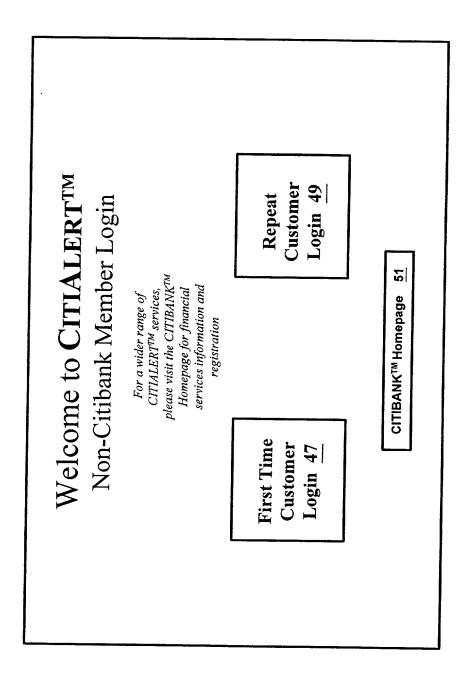
23

CITIDIRECT TM
First Time Customer Login
31 Enter Customer's LAST NAME
33 Enter Customer's ACCOUNT NUMBER
35 Enter Customer's PIN NUMBER
(If you have not received a PIN NUMBER, dial 1-800-CITIPIN to have your PIN NUMBER mailed to you)
37 Enter Customer's ID NAME (Must be at least 8 characters in length)
39 Enter Customer's PASSWORD (Must be at least 6 characters in length)
41 Verify PASSWORD
43 Enter Customer's E-MAIL ADDRESS

Figure 5

1 System	Please notify me: Instantaneously Hourly Daily Weekly Monthly	CONTINUE	07
CITIDIRECT TM Notification System	through: change e-mail HTML Pager Customer Service Representative Mobile Phone Taxt Messaging XML Facsimile SMS 74	ORT 78	Figure 6(a)
CITIDI	I would like to be notified regarding: (Check all that apply) Checking Account Balance Savings Account Balance Interest Rates Stock Quotes Credit Specials Credit Specials Other CITIBANK Specials	CREATE REPORT 78	

Report Parameters	Notification Account Date — e-mail — Checking Account Day — — HTML Acct. No. 1 — Month — — Pager — Savings Account Range — — Mobile Phone Acct. No. 1 — Range — — Text Messaging — Money Market — Acct. No. 2 — — Facsimile — Mutual Fund — Acct. No. 3 — Acct. No. 4 — Facsimile — Mutual Fund — Acct. No. 3 — Acct. No. 4 — SMS Symbol — Symbol — Acct. No. 4	GENERATE REPORT 215	Figure 6(b)
R	Predetermined Parameter Reports Today Weekly Monthly		



45

Figure 7

CITIALERT TM Repeat Customer Login 55 ID Name 57 Password Figure 8	CITIALERT TM Repeat Customer Login	55 ID Name 57 Password	Figure 8
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RT TM mer Login			
CITIALERT TM First Time Customer Login	 61 Enter Customer's FULL NAME 63 Enter Customer's ID NAME (Must be at least 8 characters in length) 	65 Enter Customer's PASSWORD(Must be at least 6 characters in length)67 Verify PASSWORD	69 Enter Customer's E-MAIL ADDRESS

Figure 9

59

Please notify me: 86 80 Instantaneously Monthly Weekly Hourly Daily CITIALERTTM Notification System 84 Please notify me CONTINUE through: Figure 10 Mobile Phone Text Messaging Facsimile e-mail Pager] HTML CSR XML SMS (Check all that apply) notified regarding: I would like to be 82 Other CITIBANK Specials Interest Rates Credit Specials Stock Quotes

CITIDIRECT TM Customer Service Representative Login	73 CSR Name 75 CSR Number	Figure 11
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Apresentative		Please notify customer: Instantaneously Hourly Daily Weekly Monthly		06
TIDIRECT TM Customer Service Rpresentative Notification System	umber (CIN)	Please notify customer through:	CONTINUE	Figure 12
CITIDIRECT	Customer's Identification Number (CIN)	Customer to be notified regarding: (Check all that apply) Checking Account Balance assvings Account Balance Interest Rates Stock Quotes Portfolio Value Credit Specials Credit Specials Other CITIBANK Specials		

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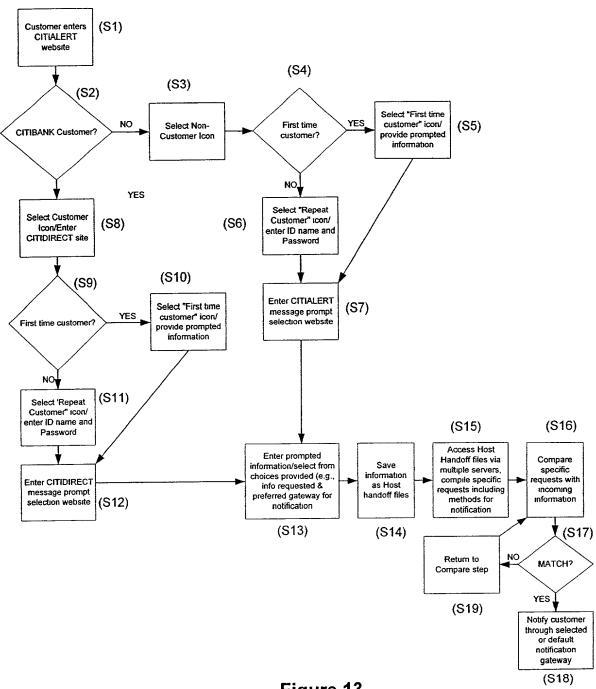


Figure 13